# Financial Regime-Switching Vector Auto-Regression Amendment

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# Contents


**1 Intro** 5

**2 Amendments to the Specifications** 7

2.1 Specification Objections . . . . . 7

2.2 Detailed Description . . . . . 7

**3 Amendments to the Claims** 11

3.1 Listing of Claims . . . . . 11

**4 Remarks or Arguments** 17

4.1 Certain dependent claims . . . . . 17

4.2 Claims 1 to 9, 17-18, and 22-24 . . . . . 18

2 – 1 in parte Bilski . . . . . 18

4.3 Claim to a portfolio or financial product, 18-21 . . . . . 18

3 – 1 Diamond v. Chakrabarty . . . . . 19

3 – 2 In re Petrus Nuijten (CAFC 2006-1371) . . . . . 20

**5 Closing** **23**

# Chapter 1

# Intro

Sir: In response to the Office action of October 26, 2007, please amend the above-identified application as follows:

Amendments to the Specification begin on chapter of that title of this paper.

Amendments to the Claims are reflected in the listing of claims which begins in chapter of that title of this paper. These are set out with underlines and strikeouts.

Remarks/Arguments begin in chapter of title of this paper.

Since the objections included an indication the specification was not sufficiently organized, in addition to this amendment, an entire version of the

specification, except the drawings, is enclosed with the modifications. The original claims are still included. The amended claims are in this amendment.

Additional pages were added in the specification to clarify the start and stop point of the "detailed specification of the invention."